

Information to identify the case:

Debtor 1	<u>Kimberly Barat</u>	Social Security number or ITIN	xxx-xx-4826
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-25061-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kimberly Barat

11/8/19

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Kimberly Barat
 Debtor

Case No. 19-25061-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Nov 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2019.

db
 518388623 +Kimberly Barat, 2151 Llewellyn Pkwy, Forked River, NJ 08731-3818
 518391340 #+Cawley & Bergmann, LLC, 117 Kinderkamack Rd, Ste 201, River Edge, NJ 07661-1916
 518388630 +Erich Jackson, 2151 Llewellyn Pkwy, Forked River, NJ 08731-3818
 518388632 +MRS, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
 518388633 +NCB Management Services, PO Box 1099, Langhorne, PA 19047-6099
 518388634 +NJ E-ZPass Violations Processing, P.O. Box 4971, Trenton, NJ 08650-4971
 518388634 +Progressive Garden State Ins Co, 820 Bear Tavern Road, Ste 305, Trenton, NJ 08628-1021
 518388636 +Radius Global Solutions, P.O. Box 390846, Minneapolis, MN 55439-0846
 518388639 +Rubin & Rothman, P.O. Box 9003, Islandia, NY 11749-9003
 518388640 +Six Flags Theme Parks, c/o Associated Credit Services, Inc, 115 Flanders Road Suite 140,
 PO Box 5171, Westborough, MA 01581-5171
 518388642 +Tenaglia & Hunt, 395 W. Passaic Street, Ste 205, Rochelle Park, NJ 07662-3016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 09 2019 00:05:08 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 09 2019 00:05:05 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518423706 EDI: PHINAMERI.COM Nov 09 2019 04:28:00 Americredit Financial Services, Inc.,
 Dba GM Financial, P.O. Box 183853, Arlington, TX 76096
 518388619 EDI: BANKAMER.COM Nov 09 2019 04:33:00 Bank of America, P.O. Box 982234,
 El Paso, TX 79998
 518388620 +EDI: TSYS2.COM Nov 09 2019 04:28:00 Barclay's Bank, 700 Prides Crossing,
 Newark, DE 19713-6109
 518388621 E-mail/Text: bankruptcy@cavps.com Nov 09 2019 00:05:26 Cavalry Portfolio Services,
 P.O. Box 27288, Tempe, AZ 85285
 518388622 +E-mail/Text: bankruptcy@cavps.com Nov 09 2019 00:05:26 Cavalry SPV I, LLC,
 500 Summit Lake Drive #400, Valhalla, NY 10595-2321
 518388624 +EDI: CITICORP.COM Nov 09 2019 04:28:00 Citibank, P.O. Box 6500,
 Sioux Falls, SD 57117-6500
 518388625 +EDI: CITICORP.COM Nov 09 2019 04:28:00 Citibank/AA Advantage, P.O. Box 6500,
 Sioux Falls, SD 57117-6500
 518388626 +E-mail/Text: data_processing@fin-rec.com Nov 09 2019 00:04:47 Financial Recovery Services,
 P.O. Box 385908, Minneapolis, MN 55438-5908
 518388627 +EDI: PHINAMERI.COM Nov 09 2019 04:28:00 GM Financial, P.O. Box 183834,
 Arlington, TX 76096-3834
 518388628 +E-mail/Text: bncnotices@becket-lee.com Nov 09 2019 00:04:23 Kohl's, P.O. Box 3043,
 Milwaukee, WI 53201-3043
 518388629 E-mail/Text: camanagement@mtb.com Nov 09 2019 00:04:47 M&T Bank, P.O. Box 900,
 Millsboro, DE 19966
 518388631 +EDI: NAVIENTFKASMDOE.COM Nov 09 2019 04:28:00 Navient/Dept of Ed, P.O. Box 9655,
 Wilkes Barre, PA 18773-9655
 518388635 +E-mail/Text: bankruptcyteam@quickenloans.com Nov 09 2019 00:05:31 Quicken Loans,
 1050 Woodward Avenue, Detroit, MI 48226-1906
 518388637 +EDI: RMCB.COM Nov 09 2019 04:28:00 RMCB, 4 Westchester Plaza, Ste 110,
 Elmsford, NY 10523-3835
 518388641 EDI: TDBANKNORTH.COM Nov 09 2019 04:33:00 TD Bank*, Recovery Dept, P.O. Box 9547,
 Portland, ME 04112
 518388643 +EDI: VERIZONCOMB.COM Nov 09 2019 04:28:00 Verizon Wireless, P.O. Box 4001,
 Acworth, GA 30101-9002

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518388638 ##+RMS, P.O. Box 509, Richfield, OH 44286-0509

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 29

Date Rcvd: Nov 08, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2019 at the address(es) listed below:

John Michael McDonnell on behalf of Trustee John Michael McDonnell jmcdonnell@mchfirm.com,
NJ95@ecfcbis.com,bcrowley@mchfirm.com
John Michael McDonnell jmcdonnell@mchfirm.com, NJ95@ecfcbis.com,bcrowley@mchfirm.com
Kevin Gordon McDonald on behalf of Creditor Quicken Loans Inc. kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Steven J. Abelson on behalf of Debtor Kimberly Barat sjaesq@atrbklaw.com,
atrbkl@gmail.com;r49787@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5